

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Brett D. McKay
Debtor(s)

Case No. 15-04437-HWV
Chapter 13

District/off: 0314-1

User: AutoDocke

Page 1 of 2

Date Rcvd: Jan 04, 2021

Form ID: 3180W

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2021:

Recip ID	Recipient Name and Address
db	+ Brett D. McKay, 2206 Ionoff Road, Harrisburg, PA 17110-3581
4708891	+ Aes/phea Rehabs, PO Box 2461, Harrisburg, PA 17105-2461
4708892	+ Capital Tax Collection Bureau, PO Box 60547, Harrisburg, PA 17106-0547
4708893	+ Erin McKay, 208 Bosler Avenue, Lemoyne, PA 17043-1927
4730463	+ Harrisburg Foot and Ankle Center, Inc., 4033 Linglestown Road, Suite #1, Harrisburg, PA 17112-1153
4708895	+ Hilltop Condominium Association, care of Penn Equity Association, 220 Townsend Drive, No.1, Hummelstown, PA 17036-1824
4708896	+ KML Law Group, Matthew K. Fissel, Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
4708897	+ Law Office of Craig Diehl, 3464 Trindle Road, Camp Hill, PA 17011-4436
4716923	+ Law Offices of Craig A. Diehl, 3464 Trindle Road, Camp Hill, PA 17011-4436
4708899	+ Modern Recovery Solutions, PO Box 500, Newmanstown, PA 17073-0500
4708890	PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
4708900	+ Penn Waste, PO Box 3066, York, PA 17402-0066
4724437	+ Ryan Siney, Tucker Aresnberg, P.C., 2 Lemoyne Drive, Suite 200, Lemoyne, PA 17043-1222
4813371	+ Susquehanna, c/o JP Harris Associates, LLC, PO Box 226, Mechanicsburg, PA 17055-0226
4708902	+ Susquehanna Township Authority, 1900 Linglestown Road, Harrisburg, PA 17110-3301

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4712419	EDI: ECMC.COM	Jan 05 2021 00:03:00	ECMC, PO BOX 16408, St Paul, MN 55116-0408
4708894	+ Email/Text: Bankruptcies@nragroup.com	Jan 04 2021 19:13:00	Harrisburg Foot & Ankle, c/o National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
4708889	EDI: IRS.COM	Jan 05 2021 00:03:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
4708898	Email/Text: camanagement@mtb.com	Jan 04 2021 19:13:00	M & T Bank, Attn: Bankruptcy, 1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221
4722525	Email/Text: camanagement@mtb.com	Jan 04 2021 19:13:00	M&T BANK, PO BOX 1288, Buffalo, NY 14240
4708901	+ EDI: SWCR.COM	Jan 05 2021 00:03:00	Southwest Credit Syste, 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958
4710449	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jan 04 2021 19:27:53	U.S. Department of Housing and Urban Development, U.S. Department of Housing and Urban Dev, 451 7th Street S.W., Washington, DC 20410-0002

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWeclf@pamd13trustee.com
Gary J Imblum	on behalf of Debtor 1 Brett D. McKay gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
James Warmbrodt	on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
John F Goryl	on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
Joshua I Goldman	on behalf of Creditor M&T Bank josh.goldman@padgettlawgroup.com kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
Thomas I Puleo	on behalf of Creditor M&T Bank tpuleo@kmllawgroup.com bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 Brett D. McKay
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:15-bk-04437-HWV

Social Security number or ITIN xxx-xx-0004

EIN -----

Social Security number or ITIN -----

EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brett D. McKay

1/4/21

By the court: Henry W. Van Eck
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.